



20F Ayala Triangle Gardens Tower Two, Paseo de Roxas
corner Makati Avenue, Makati City, 1226

STATEMENT OF CONDITION
As of June 30, 2026

	Account Code	Amount	Current Quarter C0010	Previous Quarter C0020
<u>ASSETS</u>				
Cash and Cash Items	108000000000000000	R0010	4,737,375.38	4,637,887.38
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	20,858,561,652.20	19,285,179,536.18
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	282,930,621.45	785,148,416.11
Financial Assets at Fair Value through Profit or Loss (FVPL)	113000000000000000	R0040	9,320,301,043.97	22,225,164,140.21
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050	29,386,064,829.69	26,076,432,783.14
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	1,749,709,114.08	1,950,574,196.80
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080	0.00	0.00
Interbank Loans Receivable	140100000000000000	R0090	0.00	0.00
Loans and Receivables - Others	140150300000000000	R0100	15,793,347,488.00	13,169,276,781.69
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110	30,437,115,869.11	31,816,546,366.96
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	46,230,463,357.11	44,985,823,148.65
Allowance for Credit Losses	499800000000000000	R0130	819,712,290.68	816,820,051.37
Total Loan Portfolio - Net	195400000000000000	R0070	45,410,751,066.43	44,169,003,097.28
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	133,470,651.02	152,700,485.65
Real and Other Properties Acquired - Net	195501000000000000	R0160	0.00	0.00
Sales Contract Receivables - Net	195451500000000000	R0170	0.00	0.00
Non-Current Assets Held for Sale	150150000000000000	R0180	15,931,154.67	15,931,154.67
Other Assets - Net	152500000000000000	R0190	5,758,288,649.56	3,469,606,404.80
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200	0.00	0.00
TOTAL ASSETS	100000000000000000	R0210	112,920,746,158.45	118,134,378,102.22
<u>LIABILITIES</u>				
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	208000000000000000	R0010	9,281,082,302.88	10,417,176,737.26
Deposit Liabilities	215000000000000000	R0020	69,008,689,492.09	79,349,702,688.43
Due to Other Banks	220050000000000000	R0030	3,814,901,078.68	4,902,698,198.25
Bills Payable	220100000000000000	R0040	443,451,616.60	269,482,616.33
BSP (Rediscounting and Other Advances)	220100001500000000	R0050	0.00	0.00
Interbank Loans Payable	220100002000000000	R0060	0.00	0.00
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070	443,451,616.60	269,482,616.33
Bonds Payable-Net	295201500000000000	R0090	0.00	0.00
Unsecured Subordinated Debt - Net	295202000000000000	R0100	0.00	0.00
Redeemable Preferred Shares	220250000000000000	R0110	0.00	0.00
Other Liabilities	240200000000000000	R0120	7,677,046,535.81	4,154,880,142.24
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130	14,704,384,542.33	11,632,815,317.52
TOTAL LIABILITIES	200000000000000000	R0140	104,929,555,568.39	110,726,755,700.03
<u>STOCKHOLDERS' EQUITY</u>				
Capital Stock	305000000000000000	R0150	0.00	0.00
Additional Paid-In Capital	305200000000000000	R0160	0.00	0.00
Undivided Profits	315150000000000000	R0220	889,354,201.42	319,164,458.47
Retained Earnings	315000000000000000	R0170	416,383,953.43	390,266,491.00
Other Capital Accounts	335200000000000000	R0180	(88,172,564.79)	(75,433,547.28)
Assigned Capital	325200000000000000	R0190	6,773,625,000.00	6,773,625,000.00
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	7,991,190,590.06	7,407,622,402.19
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY				
	905000000000000000	R0210	112,920,746,158.45	118,134,378,102.22
<u>CONTINGENT ACCOUNTS</u>				
Guarantees Issued	405000000000000000	R0010	0.00	0.00
Financial Standby Letters of Credit	410050000000000000	R0020	2,186,041,276.60	2,186,314,564.44
Performance Standby Letters of Credit	410100000000000000	R0030	17,932,222,328.06	16,749,850,972.57
Commercial Letters of Credit	415000000000000000	R0040	0.00	0.00
Trade Related Guarantees	420000000000000000	R0050	379,188,000.00	376,403,400.00
Commitments	425000000000000000	R0060	5,096,250,480.39	2,485,591,166.35
Spot Foreign Exchange Contracts	430000000000000000	R0070	19,870,299,711.69	35,019,668,935.45
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	401,142,909,414.56	366,231,018,247.30
Trust Department Accounts	495250000000000000	R0090	0.00	0.00
Derivatives	435000000000000000	R0100	593,417,810,168.99	575,549,191,883.21
Others	440000000000000000	R0110	698,124,871.11	898,588,440.49
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	1,040,722,846,251.40	999,496,627,609.81

FINANCIAL INDICATORS (in %)**ASSET QUALITY**

Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	2.76	2.83
Net NPL Ratio	499151000000000000	R0020	0.99	1.02
Gross NPL Coverage Ratio	499152500000000000	R0030	64.28	64.19
Net NPL Coverage Ratio	499153000000000000	R0040	64.02	63.99

RELATED PARTY TRANSACTIONS

Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070	0.00	0.00
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090	0.00	0.00
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100	0.00	0.00

LIQUIDITY

Liquidity Coverage Ratio	499550500000000000	R0110	160.25	193.50
Net Stable Funding Ratio	499551000000000000	R0120	163.98	139.29
Minimum Liquidity Ratio	499551500000000000	R0130	0.00	0.00

PROFITABILITY

Return on Equity (ROE)	499350000000000000	R0140	15.26	11.20
Return on Assets	499351000000000000	R0150	1.67	1.22
Net Interest Margin	499351500000000000	R0160	2.86	2.76

CAPITAL ADEQUACY

Common Equity Tier 1 Ratio	499650501500000000	R0170	17.85	18.47
Tier 1 Capital Ratio	499650501000000000	R0180	17.85	18.47
CAR	499650500500000000	R0190	17.85	18.48

LEVERAGE

Basel III Leverage Ratio	499850000000000000	R0200	8.76	7.98
Deferred Charges not yet Written Down	499700000000000000	R0210	0.00	0.00

We hereby certify that all matters set forth in this Balance Sheet report are true and correct,
to the best of our knowledge and belief.

MICHELANGELO K. SAMSON
Chief Executive Officer

DIANA ILAGAN
Chief Financial Officer